

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:)	Case No. 17-24819-JAD
James M. Fisher)	Chapter 13
Kathleen A. Fisher)	
Debtor(s))	Doc # _____
Ronda J. Winnecour, Chapter 13 Trustee)	
Movant(s))	
vs.)	Related to Doc. #83
James M. Fisher)	
Kathleen A. Fisher)	
Respondent(s))	DEFAULT O/E JAD

ORDER

AND NOW, this 15th day of December, **2022**, the Court having considered the Chapter 13 Trustee's certification (or request) for dismissal, and any responses thereto, the following relief (as reflected by the checked boxes below) is **ORDERED, ADJUDGED and DECREED**:

☐ This case is **DISMISSED**, with prejudice. The Debtor(s) is/are ineligible for bankruptcy relief under any chapter for a period of 180 days from the date of this Order.

☒ This case is **DISMISSED**, without prejudice.

If either of the above provisions is checked, indicating that this case is being dismissed, then it is **FURTHER ORDERED** as follows:

- A. Each wage attachment issued in this case is now terminated. So that each employer knows to stop the wage attachment, the Debtor(s) shall immediately serve a copy of this Order on each employer and file a proof of service within 10 days of the date of this Order.
- B. This case is administratively closed. However, the Court retains jurisdiction over the Trustee's Report of Receipts and Disbursements and Final Report and Account. Upon submission of UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account, the Trustee is discharged from her duties in this case and this case will be closed without further Order of Court.
- C. The Clerk shall give notice to all creditors of this dismissal.
- D. Any motion to reopen must be accompanied by the appropriate reopening fee, equal to the filing fee for the appropriate chapter (less administrative fee), together with the unpaid \$_____ portion of the original filing fee.

E. The Debtor remains legally liable for all debts as if the bankruptcy petition had not been filed. This bankruptcy case no longer prevents collection efforts or lawsuits. Creditor collection remedies are reinstated pursuant to 11 U.S.C. Section 349, and creditors are directed to 11 U.S.C. Section 108(c) for time limits on filing a lawsuit to collect. Generally, a creditor's lawsuit must be filed by the later of:

- (1) the time deadline provided by state law; or
- (2) 30 days after the date of this notice.

☐ This case is not dismissed. The plan term is extended to a total of ____ months; the monthly plan payment amount is changed to \$_____ effective.

☐ This case is not dismissed at this time. However, in the event of any future plan default by the Debtor(s), then on the Trustee's certificate of default, this case shall be dismissed ____ with / ____ without prejudice, without further notice or hearing.

☐ Other:

BY THE COURT:

A handwritten signature in black ink, appearing to be "JAD", is written over a horizontal line. To the right of the signature, the letters "sjk" are printed.

Dated: 12/15/2022

United States Bankruptcy Judge
Jeffery A. Deller

FILED
12/15/22 8:53 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

In re:
James M. Fisher
Kathleen A. Fisher
Debtors

Case No. 17-24819-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Dec 15, 2022

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 17, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ James M. Fisher, Kathleen A. Fisher, 1864 Bethel Church Road, Latrobe, PA 15650-5406
14737486	+ Capital One Bank, P.O. Box 98872, Las Vegas, NV 89193-8872
14737494	++ FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE, GRAND RAPIDS MI 49546-6253 address filed with court:, Fifth Third Bank, Western Pennsylvania), P.O. Box 630778, Cincinnati, OH 45263
14737495	+ First National Bank, P.O. Box 6122, Hermitage, PA 16148-0922
14737498	+ Redefining/Standards, Equi-Vest Processing Office, P.O. Box 4956, Syracuse, NY 13221-4956

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: creditcardbkcorrespondence@bofa.com	Dec 16 2022 00:04:00	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	Email/Text: creditcardbkcorrespondence@bofa.com	Dec 16 2022 00:04:00	Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, PO BOX 31785, TAMPA, FL 33631-3785
14737483	+ Email/Text: creditcardbkcorrespondence@bofa.com	Dec 16 2022 00:04:00	Bank of America, P.O. Box 31785, Tampa, FL 33631-3785
14786760	+ Email/PDF: rmscedi@recoverycorp.com	Dec 16 2022 00:05:11	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14737484	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 16 2022 00:04:55	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
14752123	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 16 2022 00:05:09	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14737487	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 16 2022 00:04:55	Capital One Bank USA, P.O. Box 30281, Salt Lake City, UT 84130-0281
14737488	+ Email/PDF: tbiedi@PRAGroup.com	Dec 16 2022 00:05:10	Capital One N.A., c/o The Bureaus, 650 Dundee Road - Suite 370, Northbrook, IL 60062-2757
14737489	+ Email/Text: bknotificationdistribution@jhcapiatgroup.com	Dec 16 2022 00:04:00	Comenity Bank, c/o JH Portfolio Debt Equ, 5757 Phantom Drive, Suite 225, Hazelwood, MO 63042-2429
14737490	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 16 2022 00:04:00	Comenity Bank/GNDRMTMC, P.O. Box 182789, Columbus, OH 43218-2789
14737491	Email/Text: mrdiscen@discover.com	Dec 16 2022 00:04:00	Discover Financial Services, P.O. Box 15316, Wilmington, DE 19850
14737493	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 16 2022 00:04:58	DSNB/MACYS, P.O. Box 8218, Monroe, OH 45050
14777383	Email/Text: bnc-quantum@quantum3group.com		

District/off: 0315-2

User: auto

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		Dec 16 2022 00:04:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14743316	Email/Text: mrdiscen@discover.com	Dec 16 2022 00:04:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14750109	+ Email/Text: FifthThirdBKNotices@nationalbankruptcy.com	Dec 16 2022 00:04:00	Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013
14753320	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Dec 16 2022 00:04:00	First National Bank of Pennsylvania, 4140 E. State Street, Hermitage, PA 16148-3401
14737496	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 16 2022 00:04:58	Home Depot/CitiBank, P.O. Box 6497, Sioux Falls, SD 57117-6497
14753509	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 16 2022 00:04:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN MI 48090-2011
15318918	Email/Text: peritus@ebn.phinsolutions.com	Dec 16 2022 00:04:00	PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419
14737497	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Dec 16 2022 00:04:00	PNC Bank, c/o Select Portfolio Servicing, Inc., 3217 S. Decker Lake Drive, Salt Lake City, UT 84119-3284
14818192	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Dec 16 2022 00:04:00	PNC Bank, National Association, c/o Select Portfolio Servicing, Inc., P.O. Box 65450, Salt Lake City, UT 84165-0450
14752038	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 16 2022 00:05:24	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14738714	+ Email/PDF: rmscedi@recoverycorp.com	Dec 16 2022 00:05:24	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14805088	Email/Text: bnc-quantum@quantum3group.com	Dec 16 2022 00:04:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14737499	+ Email/PDF: gecsed@recoverycorp.com	Dec 16 2022 00:05:24	SYNCB/Amer Eagle DC, P.O. Box 965005, Orlando, FL 32896-5005
14737500	+ Email/PDF: gecsed@recoverycorp.com	Dec 16 2022 00:04:57	Syncb/Walmart, P.O. Box 965024, Orlando, FL 32896-5024
14737501	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 16 2022 00:05:10	Synchrony Bank, c/o Portfolio Recovery, 120 Corporate Blvd., Suite 100, Norfolk, VA 23502-4952
14791139	Email/Text: creditcardbkcorrespondence@bofa.com	Dec 16 2022 00:04:00	THE BANK OF NEW YORK MELLON FKA THE BANK***, Bank of America, PO BOX 31785, Tampa FL 33631-3785
14768662	Email/PDF: ebn_ais@aisinfo.com	Dec 16 2022 00:05:10	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14810881	+ Email/Text: bankruptcy@firstenergycorp.com	Dec 16 2022 00:04:00	West Penn Power, 5001 NASA Blvd, Fairmont WV 26554-8248

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Bank of America, N.A.
cr		Bank of America, N.A.
cr		PNC Bank, National Association c/o Select Portfoli
cr		THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO
cr		THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO
cr		THE BANK OF NEW YORK MELLON, FKA

District/off: 0315-2

User: auto

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cr	*	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
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cr	*	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	*+	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
cr	*	Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, PO BOX 31785, TAMPA, FL 33631-3785
cr	*	Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, PO BOX 31785, TAMPA, FL 33631-3785
cr	*	Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, PO BOX 31785, TAMPA, FL 33631-3785
cr	*	Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, PO BOX 31785, TAMPA, FL 33631-3785
cr	*	Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, PO BOX 31785, TAMPA, FL 33631-3785
cr	*	Bank of America, N.A., The Bank of New York Mellon Fka The Bank, PO BOX 31785, TAMPA, FL 33631-3785
cr	*	Bank of America, N.A., The Bank of New York Mellon Fka The Bank, PO BOX 31785, TAMPA, FL 33631-3785
cr	*	Bank of America, N.A., The Bank of New York Mellon Fka The Bank, PO BOX 31785, TAMPA, FL 33631-3785
cr	*	Bank of America, N.A., The Bank of New York Mellon Fka The Bank, PO BOX 31785, TAMPA, FL 33631-3785
cr	*	Bank of America, N.A., The Bank of New York Mellon Fka The Bank, PO BOX 31785, TAMPA, FL 33631-3785
cr	*P++	PERITUS PORTFOLIO SERVICES, PO BOX 141419, IRVING TX 75014-1419, address filed with court:, PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14737485	*+	Capital One, P.O.Box 30285, Salt Lake City, UT 84130-0285
14737492	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court:, Discover Financial Services, P.O. Box 15316, Wilmington, DE 19850

TOTAL: 6 Undeliverable, 21 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 17, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 15, 2022 at the address(es) listed below:

Name	Email Address
Bradley Joseph Osborne	on behalf of Creditor PNC Bank National Association c/o Select Portfolio Servicing, Inc. bosborne@hoflawgroup.com, ckohn@hoflawgroup.com
Daniel R. White	on behalf of Joint Debtor Kathleen A. Fisher lori@zeblaw.com;r63228@notify.bestcase.com;elisa@zeblaw.com
Daniel R. White	on behalf of Debtor James M. Fisher lori@zeblaw.com;r63228@notify.bestcase.com;elisa@zeblaw.com
Danielle Boyle-Ebersole	on behalf of Creditor PNC Bank National Association c/o Select Portfolio Servicing, Inc. dboyle-ebersole@orlans.com, PABKAttorneyecf@orlans.com
Karina Velter	on behalf of Creditor PNC Bank National Association c/o Select Portfolio Servicing, Inc. kvelter@hoflawgroup.com, ckohn@hoflawgroup.com
Maria Miksich	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS SUCCESSOR INDENTURE TRUSTEE TO JPMORGAN CHASE BANK N.A.,AS INDENTURE TRUSTEE FOR THE CWABS

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REVOLVING HOME EQUITY LOAN ASSET BACKED NOTES, SERIES mmiksich@kmlawgroup.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Thomas Song

on behalf of Creditor THE BANK OF NEW YORK MELLON FKA pawb@fedphe.com

Thomas Song

on behalf of Creditor BANK OF AMERICA N.A. pawb@fedphe.com

Thomas Song

on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK ET. AL. pawb@fedphe.com

TOTAL: 11